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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/775,335	02/01/2001	Swinton B. Burkhalter	102	9209
7590	07/01/2004		EXAMINER	
Joseph H. Golant Suite 3500 77 West Wacker Drive Chicago, IL 60601-1692			KALINOWSKI, ALEXANDER G	
			ART UNIT	PAPER NUMBER
			3626	

DATE MAILED: 07/01/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

<i>[Signature]</i> <b>Office Action Summary</b>	Application No.	Applicant(s)
	09/775,335	BURKHALTER ET AL.
	Examiner Alexander Kalinowski	Art Unit 3626

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

#### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

#### Status

1) Responsive to communication(s) filed on 01 February 2001.

2a) This action is **FINAL**.                  2b) This action is non-final.

3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

#### Disposition of Claims

4) Claim(s) 1-6 is/are pending in the application.

4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.

5) Claim(s) \_\_\_\_\_ is/are allowed.

6) Claim(s) 1-6 is/are rejected.

7) Claim(s) \_\_\_\_\_ is/are objected to.

8) Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

#### Application Papers

9) The specification is objected to by the Examiner.

10) The drawing(s) filed on \_\_\_\_\_ is/are: a) accepted or b) objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

#### Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a) All    b) Some \* c) None of:

1. Certified copies of the priority documents have been received.
2. Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

#### Attachment(s)

1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)	4) <input type="checkbox"/> Interview Summary (PTO-413) Paper No(s)/Mail Date. _____
2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)	5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)
3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) Paper No(s)/Mail Date <u>6/14/2004</u>	6) <input type="checkbox"/> Other: _____

## **DETAILED ACTION**

1. Claims 1-6 are presented for examination.

### ***Claim Rejections - 35 USC § 103***

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

3. Claims 1-6 are rejected under 35 U.S.C. 103(a) as being unpatentable over Sexton et al., Pat. No. 5,752,236 (Sexton).

As to claims 1 and 3, Sexton discloses A method for forming an insurance plan comprising the steps of:

collecting data concerning multiple insurance coverages, including life (col. 18, lines 61-63), health, disability, major medical, critical illness, long term care and property and casualty,

collecting data about an individual or other risk to be insured (col. 13, lines 28-52); inputting said data about the individual or other risk and the coverages into a data processing apparatus (col. 13, lines 28-52)

selecting three or more coverages to form a policy (i.e. at least two)(see abstract)

collecting regulatory requirements (col. 11, line 64 – col. 12, line 17 and col. 19, lines 1-6);

Art Unit: 3626

inputting said regulatory requirements into said data processing apparatus (col. 11, line 64 – col. 12, line 17);

comparing said policy with said regulatory requirements (col. 11, line 64 – col. 12, line 17); and

displaying the resulting policy (col. 19, lines 1-6).

Sexton does not explicitly disclose

collecting data concerning multiple insurance coverages including health, disability, major medical, critical illness, long term care and property and casualty

However, Norris discloses collecting data concerning multiple insurance coverages including health, disability, major medical, critical illness, long term care and property and casualty (page 3). It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to include the aforementioned feature as disclosed by Norris within Sexton for the motivation of the advantages of the multilane concept that generates cross selling activity (page 3).

As to claims 2 and 4, Sexton discloses A method as claimed in claim 1 wherein: the data about an individual includes information concerning one or more of the following subjects: sex, age, marital status, individual medical history, family medical history, usage of alcohol, tobacco and drugs, automobile driving record, credit report, financial statement, criminal record, current medical examination report and results, and any physical disabilities and impairment (col. 17, lines 60-65).

As to claims 5 and 6, Sexton discloses A system wherein:  
base product data includes the probability of the event insured against occurring, the  
time value of money, the benefits promised, expenses and profits and contingencies  
(col. 9, lines 10-64).

### ***Conclusion***

4. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.
  - a. "Multilining and the annual insurance review" discloses writing additional lines of coverage into an insureds' policies.
  - b. "Allstate seeks boost with multiline clients" discloses insurance carriers offering multiline policies.
  - c. "Quotesmith launches .." discloses providing multiple lines of insurance.
5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Alexander Kalinowski, whose telephone number is (703) 305-2398. The examiner can normally be reached on Monday to Thursday from 9:00 AM to 6:30 PM. In addition, the examiner can be reached on alternate Fridays.  
If any attempt to reached the examiner by telephone is unsuccessful, the examiner's supervisor, Joseph Thomas, can be reached on (703) 305-9588. The fax telephone number for this group is (703) 305-7687 (for official communications including After Final communications labeled "Box AF").

Art Unit: 3626

Hand delivered responses should be brought to Crystal Park 5, 2451 Crystal  
Drive, Arlington, VA, 7th Floor, receptionist.



Alexander Kalinowski

Primary Examiner

Art Unit 3626

5/15/2004